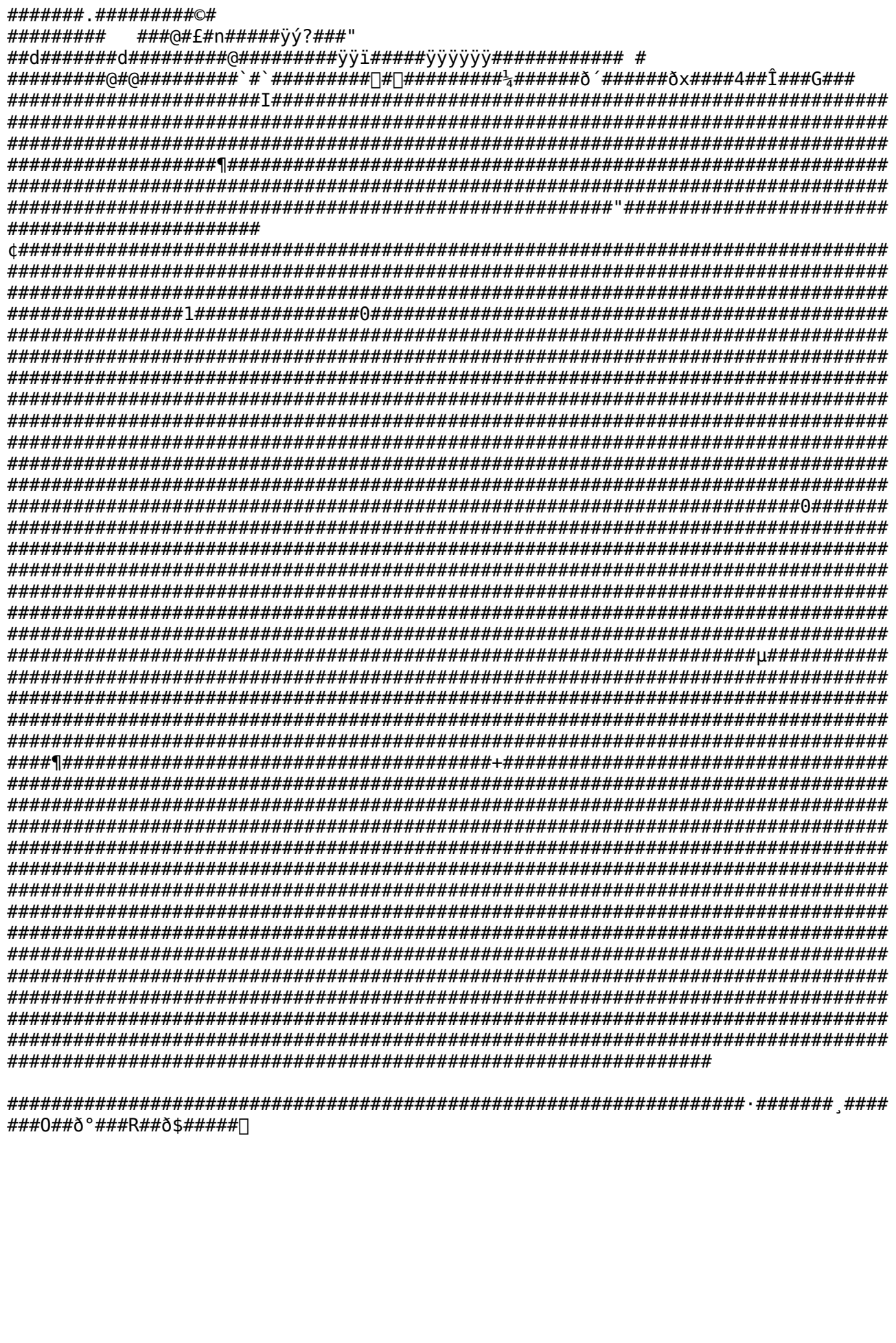

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Plan#A###Reserve Component Members Are Covered for Line of Duty Injuries
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#######□###########¨#+###Reserve Component MembersLine of Duty
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###ó#################□#########□###########¨#@###Reserve Component Members Are
Covered for Line of Duty Injuries
##¡#####A#########F#A#####$###□#3þ##□###########¨#Å###Active duty on orders for
30 days or less:Covered during travel directly to and from where the military
duty is performedTreatment provided at a military treatment facility (MTF) for
injury, illness, or disease incurred or aggravated in the line of dutyIncludes
emergency careIf MTF care is not available MMSO will coordinate non-emergent
careMust have line of duty paperworkFamily members are not eligible for medical
coverage during this phase
##¡#^###+#########P#R#########P#G#########P#############P#+#########R#########G#
########################ó#####□###########□#########□###########¨#####TRICARE
Dental Program (TDP) ##□###########¨#ç###Sponsor and family members are both
eligible for TRICARE Dental ProgramVoluntary program can be purchased when not
covered by active duty dental benefits.Managed by United Concordia Please visit
www.ucci.comCall 1-800-866-8499
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#±###ð¤#####□###########¨#□###Reserve Component members who are on military duty for 30 day or less are covered for health care, and dental benefits under Line of Duty Care. ###ðH#####
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#±###ðo#####□###########¨#=###When on military duty with orders for 30 days or less, Reserve Component members are covered for any injury illness or disease incurred or aggravated in the line of duty (LOD). This includes any injury sustained while members are traveling directly to or from the place where they perform military duty. Most LOD care is provided at a military treatment facility (MTF), but if an MTF is not available, the Military Medical Support Office (MMSO) may coordinate non-emergency care through any TRICARE-authorized civilian provider for service members residing in remote areas. To receive care you must have appropriate line of duty paper work. Please note that during this phase of deployment your family is not eligible for medical coverage. You and your family are, however; eligible to enroll in the TRICARE Dental Program.

##¡#####>#########>#####@#□######ðH#####

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#±###ð######□###########¨####Reserve Component members on orders for less than 30 days and their family members are eligible to purchase the TRICARE Dental Program (TDP). Can be purchased when not covered by active duty dental benefits. The TRICARE Dental Program is managed by United Concordia. For more information about enrollment and fees please call 1-800-866-8499 or visit www.ucci.com.

***Presenter it may be helpful to note that upon mobilization (military orders for 30 days or more), reserve members become eligible for the same health care benefits that active duty service members receive, including dental benefits. As a result, Reserve Component members enrolled in the TDP who are activated for more than 30 days automatically are removed from the TDP and become eligible for dental care from military dental providers. Family members of mobilized reservists become eligible for the same lower premiums for TDP that active duty family members enjoy.

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#ÿÿ####ÿÿ#####ÿ□#ÿÿd######0##d#########S###Reserve Component Benefits##Inactive
Duty Status #or #Active Duty Less Than 30 Days#
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ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########)###TRICARE is committed to meeting the health and dental needs of Reserve Component members and their families before, during, and after activation. In this presentation, we will focus on the health and dental benefits available when you are in an inactive duty status, such as Reserve drills, or in an active-duty status for 30 days or less, such as annual training. While the health benefits are limited to the Reserve Component (RC) member only, the dental benefits apply to their families as well. Of note, when we refer to the Reserve Components throughout today□s presentation, we mean all seven (7) of the Reserve Components. The seven Reserve Components are: Army National Guard Army Reserve Navy Reserve Marine Corps Reserve Air National Guard Air Force Reserve U.S. Coast Guard Reserve

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30 Days or Less
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C#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########Ù###Health: Line-of-duty care onlyAny injury, illness, or disease incurred or aggravated in the line of duty No family member medical coverageDental: TRICARE Dental ProgramPremium-based coverage that can be purchasedú

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ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########□###A line-of-duty condition includes any injury, illness, or disease sustained while the Reserve Component member is in a duty status, either inactive duty or active duty. Subsequently, only the Reserve Component member is covered. There is no medical coverage for family members when the sponsor is on inactive duty or is under active duty orders for less than 30 days. Reserve Component members and their eligible family members can enroll in the TRICARE Dental Program at any time, except for when they are on active duty for more than 30 consecutive days. We will discuss the TRICARE Dental Program a little later in this presentation.#

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#########d#########k###Note: Family members are not eligible for health coverage when you are on military duty for 30 days or less

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###############□#ÿÿd#########Z#########u###Any injury, illness, or disease
incurred or aggravated in the line of dutyIncludes emergency care#Covered
portal-to-portalFrom departure directly to duty location Through entire duty
period including liberty/leave time in drill weekendTo arrival home direct from
duty locationCoordinate line of duty care through unit commander or designated
medical representative#
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When you are drilling on the weekends or are activated for 30 days or less, you are covered by a limited level of coverage called Line of Duty (LOD) Care. A line-of-duty condition includes any injury, illness, or disease sustained while the Reserve Component member is in a duty status, either inactive duty or active duty. You are covered for line-of-duty care portal to portal. It includes travel directly to or from the place where you perform military duty. In the case of a typical drill weekend when your duty is local, that means that you are covered from the time you leave your home Saturday morning, traveling directly to the Reserve center or other place of duty, through the time that you return back home on Sunday.

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30 Days or Less
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£##############□#ÿÿd#########Z#########H###Voluntary dental plan for purchase
Before activatedUpon de-activation (during TAMP period)After TAMP period
(between active duty rotations)#Eligibility Selected ReserveIndividual Ready
ReserveFamily members#Enrollment lock-in for 12 monthsLock-in may not apply to
family members if Reserve Component member is activated

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ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########T###Members of the Selected Reserve and Individual Ready Reserve and their families are eligible to purchase dental coverage for under the TRICARE Dental Program, or the TDP. Since the minimum period of coverage under the TDP is 12 months, Reserve Component members must have a 12-month service commitment remaining to be eligible to purchase TDP. The 12-month enrollment lock-in is waived for families of Reservists called to active duty for certain contingency operations if they apply for TDP within 30 days of entry on active duty.If the Reserve Component member is called or ordered to active duty for a period of more than 30 consecutive days, they have the same dental coverage as any other active duty service member. If you were in the TDP at time of activation, you are automatically disenrolled from the TDP until you leave active duty.

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##ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d######### ###100 percent coverage Diagnostic,
Emergency, and Preventative Services# Cost-shares for other servicesSome reduced
cost-shares E-1 to E-4#Maximum benefits per person$1,200 annual (routine care
dental care)$1,500 lifetime (orthodontic care) #Visit www.ucci.com#
```

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ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########m###The TDP provides 100 percent coverage for diagnostic, emergency, and preventive services with the exception of sealants. Sealants are covered with a 20 percent cost-share paid by the member.Cost-shares are required for fillings, root canals, crowns, extractions, orthodontics, periodontics, and other services.The maximum annual benefit for routine dental care is $1,200 per person. The maximum lifetime orthodontic benefit is $1,500 per person.Enlisted member pay grades E-1 to E-4 have a reduced cost-share for certain procedures.Complete benefits and cost-share percentages are available at www.ucci.com.   ÿ

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K#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########/###Reserve Component Member Premiums*
Selected Reserve               $9.32   (and IRR special mob category)Individual
Ready Reserve (IRR)     $23.31#Family Member Premiums*     1 family member only
            $ 23.312+ family members           $ 58.27#   *Reserve Component
member and family member coverage is purchased separately.#
```

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#############ÿ□#ÿÿd#########d#########f###You must enclose a one-month premium payment with your application when you send it to United Concordia (UCCI), the contractor for TDP. The premium rates will be shown on the enrollment form. After the first month, monthly premiums may be paid by payroll allotment or may be billed directly to the member.Be sure to notice that RC member coverage and family member coverage is purchased separately.Monthly premiums when the RC member is not on active duty for 31 days or more are as shown.The premiums for family members are reduced when RC member is called or ordered to active duty for more than 30 days.

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30 Days or Less

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      áúÿÿ$###ÿÿ#####ÿ□#ÿÿd#########d#########>###Uniformed Services Employment
Reemployment Rights Act (USERRA)
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###ÿÿ#####ÿ□#ÿÿd#########Z#########1###Choosing a health plan is a very personal decision. It is recommended that you carefully consider your personal situation. You may have some protections under the Uniformed Services Employment and Reemployment Rights Act (USERRA).USERRA provides protection to you and your family when you are serving on active duty. If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military. You will be responsible for not only the employee share of the health plan premium, but also the employer□s portion and an administrative fee (during this 24 month period).Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries. Note: USERRA protection may not always apply when you are eligible for TRICARE (e.g., pre-activation benefit□90 days of early eligibility.)For more information, contact the National Committee for Employer Support of the Guard and Reserve (NCESGR) toll-free at 1-800-336-4590. You may also visit www.esgr.org.#

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30 Days or Less
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###ÿÿ#####ÿ□#ÿÿd#########d#########o###An important take-away from today’s presentation is that you must ensure that your family members are properly registered in DEERS to be eligible for any of these TRICARE benefits. You can add or update their information in the DEERS database by visiting your local military I.D. card issuing facility. You should not wait until you get active duty orders to do this. Update DEERS TODAY! Then you should verify the DEERS information whenever you receive active duty orders. However, your family members can update it if they have a Power of Attorney. If you are adding or removing family members from DEERS, proper documentation is required. Incorrect information can result in delayed claims processing, problems with the use of retail pharmacies and the TRICARE Mail Order Pharmacy benefit, and other difficulties. If you would like additional information about eligibility discussed during today’s presentation, please contact your Service or Reserve Component or visit the Reserve Affairs Web site.If you would like more information about TRICARE benefits, please visit the TRICARE Web site at www.tricare.osd.mil/reserve.

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